

**METROCORP BANCSHARES, INC.**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2344799	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,118	\$1,151	2.9%		
Loans	\$918	\$818	-10.8%		
Construction & development	\$167	\$89	-46.9%		
Closed-end 1-4 family residential	\$12	\$14	14.7%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-25.2%		
Commercial & Industrial	\$100	\$77	-23.1%		
Commercial real estate	\$608	\$598	-1.6%		
Unused commitments	\$102	\$79	-22.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$35	\$47	32.6%		
Asset-backed securities	\$0	\$0	-2.7%		
Other securities	\$67	\$133	98.2%		
Cash & balances due	\$28	\$56	102.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$994	\$1,023	3.0%		
Deposits	\$961	\$989	2.9%		
Total other borrowings	\$26	\$26	1.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$125	\$128	2.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$28	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	10.7%	--		
Tier 1 risk based capital ratio	12.7%	13.6%	--		
Total risk based capital ratio	14.0%	14.9%	--		
Return on equity <sup>1</sup>	-8.8%	5.1%	--		
Return on assets <sup>1</sup>	-1.0%	0.6%	--		
Net interest margin <sup>1</sup>	4.3%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.4%	43.1%	--		
Loss provision to net charge-offs (qtr)	152.2%	98.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.0%	1.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	21.9%	18.5%	1.5%	0.5%	--
Closed-end 1-4 family residential	1.8%	1.9%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	7.6%	0.1%	0.5%	0.4%	--
Commercial & Industrial	4.8%	4.8%	1.1%	0.3%	--
Commercial real estate	4.1%	5.9%	0.5%	0.3%	--
Total loans	7.3%	6.8%	0.8%	0.3%	--